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PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				<i>Application Number</i>	10/812,902
				<i>Filing Date</i>	March 31, 2004
				<i>First Named Inventor</i>	Craig Farr
				<i>Art Unit</i>	To be assigned
				<i>Examiner Name</i>	To be assigned
(Use as many sheets as necessary)				<i>Attorney Docket Number</i>	SSB0004
Sheet	1	of	2		

U.S. PATENT DOCUMENTS

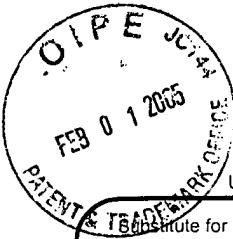
FOREIGN PATENT DOCUMENTS

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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

				Complete if Known
Sheet		2	of	2
				Application Number
				10/812,902
				Filing Date
				March 31, 2004
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				Craig Farr
				Art Unit
				To be assigned
				Examiner Name
				To be assigned
				Attorney Docket Number
				SSB0004

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1	Petersen, J.E., "Innovations in Tax Exempt Instruments and Transactions", National Tax Journal, Vol. 44, No. 4, pp. 11-28, December 1991	
	2	Wofe, George G. et al., "Certain legal aspects of secondary market municipal derivative products", Business Lawyer, Vol. 49, No. 4, pp. 1629-1689, August 1994	
	3	Freeman, Louis S. et al., "Tax consequences of business and investment-driven uses of derivatives", Taxes, Vol. 72, No. 12, pp. 947-994, December 1994	
	4	"Raising debt at a cost below prevailing market rates", International Tax , pp. 21-40, June 2000	
	5	Wallace, P. Woodbridge et al., "Do You Have Derivatives Lurking in Your Hybrids?", Bank Accounting & Finance, Vol. 13, No. 3, pp. 35+, Spring 2000	
	6	Ricks, Jo Lynn et al., "FSA Forgoes Conventional Wisdom in Characterizing a Remarketing Payment Under a Callable/Puttable Bond", The Tax Advisor, Vol. 33, No. 3, pp. 168-170, March 2002	

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